

United States Bankruptcy Court District of New Jersey				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Vogel, Warren S.			Name of Joint Debtor (Spouse) (Last, First, Middle): Vogel, Michele L.		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 5870			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 3284		
Street Address of Debtor (No. & Street, City, State & Zip Code): 37 Woodpecker Way Marlboro, NJ			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 37 Woodpecker Way Marlboro, NJ		
<div style="text-align: right;">ZIPCODE 07746-2517</div>			<div style="text-align: right;">ZIPCODE 07746-2517</div>		
County of Residence or of the Principal Place of Business: Monmouth			County of Residence or of the Principal Place of Business: Monmouth		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
<div style="text-align: right;">ZIPCODE</div>			<div style="text-align: right;">ZIPCODE</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
<div style="text-align: right;">ZIPCODE</div>					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 9 Recognition of a Foreign <input type="checkbox"/> Chapter 11 Main Proceeding <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for <input type="checkbox"/> Chapter 13 Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Vogel, Warren S. & Vogel, Michele L.	
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<div style="text-align: center;">Exhibit A</div> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<div style="text-align: center;">Exhibit B</div> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> X _____ Signature of Attorney for Debtor(s) </div> <div style="text-align: right;"> _____ Date </div> </div>	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center; margin-top: 10px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center; margin-top: 10px;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> Voluntary Petition <i>(This page must be completed and filed in every case)</i> </div>		<div style="border-bottom: 1px solid black; padding-bottom: 5px;"> Name of Debtor(s): Vogel, Warren S. & Vogel, Michele L. </div>	
Signatures			
<div style="border-bottom: 1px solid black; padding-bottom: 5px; text-align: center;"> Signature(s) of Debtor(s) (Individual/Joint) </div> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> X /s/ Warren S. Vogel <small>Signature of Debtor</small> </div> <div style="width: 45%; text-align: right;"> Warren S. Vogel </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> X /s/ Michele L. Vogel <small>Signature of Joint Debtor</small> </div> <div style="width: 45%; text-align: right;"> Michele L. Vogel </div> </div> <div style="margin-top: 10px;"> <small>Telephone Number (If not represented by attorney)</small> <div style="border-bottom: 1px solid black; width: 100%;"></div> </div> <div style="margin-top: 5px;"> July 15, 2015 <small>Date</small> </div> </div>		<div style="border-bottom: 1px solid black; padding-bottom: 5px; text-align: center;"> Signature of a Foreign Representative </div> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <div style="margin-top: 10px;"> <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. </div> <div style="margin-top: 10px;"> X _____ <small>Signature of Foreign Representative</small> </div> <div style="margin-top: 10px;"> _____ <small>Printed Name of Foreign Representative</small> </div> <div style="margin-top: 10px;"> _____ <small>Date</small> </div>	
<div style="border-bottom: 1px solid black; padding-bottom: 5px; text-align: center;"> Signature of Attorney* </div> <div style="margin-top: 10px;"> X /s/ Peter J. Broege, Esq. <small>Signature of Attorney for Debtor(s)</small> </div> <div style="margin-top: 20px;"> Peter J. Broege, Esq. PB 9313 Broege Neumann Fischer & Shaver 25 Abe Voorhees Dr Manasquan, NJ 08736 (732) 223-8484 Fax: (732) 223-2416 pbroege@bnfsbankruptcy.com </div> <div style="margin-top: 20px;"> July 15, 2015 <small>Date</small> </div> <div style="margin-top: 10px; font-size: small;"> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p> </div>		<div style="border-bottom: 1px solid black; padding-bottom: 5px; text-align: center;"> Signature of Non-Attorney Petition Preparer </div> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <div style="margin-top: 10px;"> _____ <small>Printed Name and title, if any, of Bankruptcy Petition Preparer</small> </div> <div style="margin-top: 10px;"> <small>Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</small> _____ </div> <div style="margin-top: 10px;"> <small>Address</small> _____ _____ </div> <div style="margin-top: 20px;"> X _____ <small>Signature</small> </div> <div style="margin-top: 10px;"> _____ <small>Date</small> </div> <div style="margin-top: 10px;"> <small>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</small> </div> <div style="margin-top: 10px;"> <small>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</small> _____ _____ </div> <div style="margin-top: 10px;"> <small>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</small> </div> <div style="margin-top: 10px;"> <small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</small> </div>	
<div style="border-bottom: 1px solid black; padding-bottom: 5px; text-align: center;"> Signature of Debtor (Corporation/Partnership) </div> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <div style="margin-top: 10px;"> X _____ <small>Signature of Authorized Individual</small> </div> <div style="margin-top: 10px;"> _____ <small>Printed Name of Authorized Individual</small> </div> <div style="margin-top: 10px;"> _____ <small>Title of Authorized Individual</small> </div> <div style="margin-top: 10px;"> _____ <small>Date</small> </div>		This section is merged into the previous row's content for better readability and to avoid repetition	

IN RE:

Case No. _____

Vogel, Warren S.

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Warren S. Vogel

Date: July 15, 2015

Certificate Number: 16680-NJ-CC-025249775



16680-NJ-CC-025249775

CERTIFICATE OF COUNSELING

I CERTIFY that on March 25, 2015, at 3:21 o'clock PM EDT, Warren S Vogel received from Debtor Ed's Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 25, 2015 By: /s/Anna Moryc

Name: Anna Moryc

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Case No. _____

Vogel, Michele L.

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michele L. Vogel

Date: July 15, 2015

Certificate Number: 16680-NJ-CC-025249776



16680-NJ-CC-025249776

CERTIFICATE OF COUNSELING

I CERTIFY that on March 25, 2015, at 3:21 o'clock PM EDT, Michele L Vogel received from Debtor Ed's Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 25, 2015 By: /s/Anna Moryc

Name: Anna Moryc

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

Debtor 1 **Warren S. Vogel**
First Name Middle Name Last Name

Debtor 2 **Michele L. Vogel**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **District of New Jersey**

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 22A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/14

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 22A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 22A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the "Nature of Debts" box on page 1 of the *Voluntary Petition* (Official Form 1).
- ☒ No. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
3. **Are you or have you been a Reservist or member of the National Guard?**
- ☐ No. Complete Form 22A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- ☐ No. Complete Form 22A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
- ☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____, which is fewer than 540 days before I file this bankruptcy case.
- ☐ I am performing a homeland defense activity for at least 90 days.
- ☐ I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:

Debtor 1 **Warren S. Vogel**
First Name Middle Name Last Name

Debtor 2 **Michele L. Vogel**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **District of New Jersey**

Case number _____
(If known)

Check one box only as directed in this form and in Form 22A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 22A-1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions) \$ _____		
Ordinary and necessary operating expenses — \$ _____		
Net monthly income from a business, profession, or farm \$ _____ Copy here →	\$ _____	\$ _____
6. Net income from rental and other real property		
Gross receipts (before all deductions) \$ _____		
Ordinary and necessary operating expenses — \$ _____		
Net monthly income from rental or other real property \$ _____ Copy here →	\$ _____	\$ _____
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \downarrow

For you \$ _____

For your spouse \$ _____

\$ _____

\$ _____

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ _____

\$ _____

10. Income from all other sources not listed above. Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. _____

\$ _____

\$ _____

10b. _____

\$ _____

\$ _____

10c. Total amounts from separate pages, if any.

+\$ _____

+\$ _____

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ _____

+

\$ _____

= \$ _____

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here \rightarrow 12a.

\$ _____

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ _____

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. 13.

\$ _____

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ **Warren S. Vogel**

Signature of Debtor 1

X /s/ **Michele L. Vogel**

Signature of Debtor 2

Date **July 15, 2015**
MM / DD / YYYY

Date **July 15, 2015**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Warren S. Vogel
First Name Middle Name Last Name

Debtor 2 Michele L. Vogel
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **District of New Jersey**

Case number _____
(if known)

Check the appropriate box as directed in lines 40 or 42:

According to the calculations required by this Statement:

☒ 1. There is no presumption of abuse.

☐ 2. There is a presumption of abuse.

☐ Check if this is an amended filing

Official Form 22A-2

Chapter 7 Means Test Calculation

12/14

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 22A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Determine Your Adjusted Income

1. Copy your total current monthly income. Copy line 11 from Official Form 22A-1 here ➔ 1. \$ 9,750.50

2. Did you fill out Column B in Part 1 of Form 22A-1?

☐ No. Fill in \$0 on line 3d.

☒ Yes. Is your spouse filing with you?

☐ No. Go to line 3.

☒ Yes. Fill in \$0 on line 3d.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 22A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

☒ No. Fill in 0 on line 3d.

☐ Yes. Fill in the information below:

State each purpose for which the income was used

For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents

Fill in the amount you are subtracting from your spouse's income

3a. _____ \$ _____

3b. _____ \$ _____

3c. _____ + \$ _____

3d. **Total.** Add lines 3a, 3b, and 3c. \$ 0.00

Copy total here ➔ 3d. - \$ 0.00

4. Adjust your current monthly income. Subtract line 3d from line 1.

\$ 9,750.50

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

Part 2: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 22A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to *you*, it means both you and your spouse if Column B of Form 22A-1 is filled in.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

4**National Standards**

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. **\$ 1,513.00**

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person **\$ 60.00**

7b. Number of people who are under 65
X **4**

7c. **Subtotal.** Multiply line 7a by line 7b. **\$ 240.00** Copy line 7c here → **\$ 240.00**

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person **\$ 144.00**

7e. Number of people who are 65 or older
X **0**

7f. **Subtotal.** Multiply line 7d by line 7e. **\$ 0.00** Copy line 7f here → **+ \$ 0.00**

7g. **Total.** Add lines 7c and 7f.....

\$ 240.00

Copy total here → **\$ 240.00**

Local Standards

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.

\$ 770.00

- 9. Housing and utilities – Mortgage or rent expenses:**

- 9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.

9a \$ 2,620.00

- 9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment
21st Mortgage Corporation	\$ 903.68
Chase Mortgage Home Finance	\$ 2,405.32
	+ \$

- 9b. Total average monthly payment

\$ 3,309.00

Copy line 9b
here ➔

— \$ **3,309.00**

Repeat this amount on line 33a.

- 9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this amount is less than \$0, enter \$0.

9c.

\$ **0.00**

Copy
line 9c
here →

\$ **0.00**

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.

\$ 0.00

Explain why:

- 11. Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.
- ☐ 1. Go to line 12.
- ☒ 2 or more. Go to line 12.

- 12. Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.

\$ 684.00

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

13. Vehicle ownership or lease expense: Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1 Describe Vehicle 1: **Automobile Loan 2014 Kia Forte LX**

13a. Ownership or leasing costs using IRS Local Standard 13a. \$ **517.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1

Average monthly payment

Santander Bank

\$ **285.08**

Copy 13b
here →

— \$ **285.08**

Repeat this
amount on
line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this amount is less than \$0, enter \$0.

13c.

\$ **231.92**

Copy net
Vehicle 1
expense
here →

\$ **231.92**

Vehicle 2 Describe Vehicle 2: **Automobile Loan 2007 Lexus RX350 - STAT**

13d. Ownership or leasing costs using IRS Local Standard 13d. \$ **517.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2

Average monthly payment

Lexus Financial Services

\$ **63.00**

Copy 13e
here →

— \$ **63.00**

Repeat this
amount on
line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this amount is less than \$0, enter \$0.

13f.

\$ **454.00**

Copy net
Vehicle 2
expense
here →

\$ **454.00**

14. Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.

\$ **0.00**

15. Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.

\$ **0.00**

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

Other Necessary Expenses

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
Do not include real estate, sales, or use taxes. \$ 238.81
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ 0.00
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ 0.00
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ 0.00
20. **Education:** The total monthly amount that you pay for education that is either required:
☐ as a condition for your job, or
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$ 0.00
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
Do not include payments for any elementary or secondary school education. \$ 0.00
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
Payments for health insurance or health savings accounts should be listed only in line 25. \$ 0.00
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$ 0.00
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 22A-1, or any amount you previously deducted.
24. **Add all of the expenses allowed under the IRS expense allowances.** **\$4,131.73**
Add lines 6 through 23.

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

Additional Expense Deductions

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ 0.00Disability insurance \$ 0.00Health savings account + \$ 0.00Total \$ 0.00Copy total here → \$ 0.00

Do you actually spend this total amount?

☐ No. How much do you actually spend?\$ 0.00☒ Yes

26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. \$ 0.00

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$ 0.00

By law, the court must keep the nature of these expenses confidential.

28. **Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs.

\$ 0.00

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$156.25* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$ 0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/16, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \$ 0.00

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2). \$ 0.00

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ 0.00

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

Deductions for Debt Payment

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Mortgages on your home:

Average monthly payment

33a. Copy line 9b here ➔ \$ 3,309.00

Loans on your first two vehicles:

33b. Copy line 13b here. ➔ \$ 285.08

33c. Copy line 13e here. ➔ \$ 63.00

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

33d. 21st Mortgage Corporation Residence ☐ No \$ 903.68

☒ Yes

33e. Chase Mortgage Home Finance Residence ☐ No \$ 2,405.32

☒ Yes

33f. See Continuation Sheet ☐ No + \$ 348.08

☐ Yes

33g. Total average monthly payment. Add lines 33a through 33f. \$ 3,657.08

Copy total here ➔

\$ 3,657.08

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

☒ No. Go to line 35.

☐ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor

Identify property that secures the debt

Total cure amount

Monthly cure amount

..... \$ _____ ÷ 60 = \$ _____

..... \$ _____ ÷ 60 = \$ _____

..... \$ _____ ÷ 60 = + \$ _____

Total

\$ 0.00

Copy total here ➔

\$ 0.00

35. Do you owe any priority claims such as a priority tax, child support, or alimony — that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

☐ No. Go to line 36.

☒ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ 154,461.00 ÷ 60 =

\$ 2,574.35

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

36. Are you eligible to file a case under Chapter 13? 11 U.S.C. § 109(e).For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.

No. Go to line 37.



Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13

\$ _____

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

X _____

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13

\$ _____

Copy total
here →

\$ _____

37. Add all of the deductions for debt payment.

Add lines 33g through 36.

\$ 6,231.43**Total Deductions from Income****38. Add all of the allowed deductions.**Copy line 24, *All of the expenses allowed under IRS expense allowances*..... \$ **4,131.73**Copy line 32, *All of the additional expense deductions*..... \$ **0.00**Copy line 37, *All of the deductions for debt payment*..... + \$ **6,231.43**

Total deductions

\$ **10,363.16**

Copy total here →

\$ **10,363.16****Part 3: Determine Whether There Is a Presumption of Abuse****39. Calculate monthly disposable income for 60 months**39a. Copy line 4, *adjusted current monthly income*..... \$ **9,750.50**39b. Copy line 38, *Total deductions*..... - \$ **10,363.16**39c. Monthly disposable income. 11 U.S.C. § 707(b)(2).
Subtract line 39b from line 39a.\$ **0.00**Copy line
39c here →\$ **0.00**

For the next 60 months (5 years).....

x 60

39d. **Total.** Multiply line 39c by 60. 39d.\$ **0.00**Copy line
39d
here →**\$ 0.00****40. Find out whether there is a presumption of abuse.** Check the box that applies:**The line 39d is less than \$7,475*.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.* Go to Part 5.**The line 39d is more than \$12,475*.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.**The line 39d is at least \$7,475*, but not more than \$12,475*.** Go to line 41.

* Subject to adjustment on 4/01/16, and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

41. 41a. **Fill in the amount of your total nonpriority unsecured debt.** If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form.

41a. \$ _____

x .25

- 41b. **25% of your total nonpriority unsecured debt.** 11 U.S.C. § 707(b)(2)(A)(i)(I)
Multiply line 41a by 0.25.

\$ _____

Copy
here →

\$ _____

42. **Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.**

Check the box that applies:

- ☐ **Line 39d is less than line 41b.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.* Go to Part 5.
- ☐ **Line 39d is equal to or more than line 41b.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

Part 4: Give Details About Special Circumstances

43. **Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative?** 11 U.S.C. § 707(b)(2)(B).

- ☒ No. Go to Part 5.
- ☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

Average monthly expense
or income adjustment

\$ _____

\$ _____

\$ _____

\$ _____

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

✕

/s/ **Warren S. Vogel**

Signature of Debtor 1

✕

/s/ **Michele L. Vogel**

Signature of Debtor 2

Date **July 15, 2015**

MM / DD / YYYY

Date **July 15, 2015**

MM / DD / YYYY

IN RE **Vogel, Warren S. & Vogel, Michele L.**

Case No. _____

Debtor(s)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME**Continuation Sheet - Future payments on secured claims**

Name of Creditor	Property Securing the Debt	60-month Average Pmt	Does payment include taxes or insurance?
Lexus Financial Services	Automobile (2)	63.00	No
Santander Bank	Automobile (1)	285.08	No

IN RE:

Case No. _____

Vogel, Warren S. & Vogel, Michele L.

Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 397,000.00		
B - Personal Property	Yes	3	\$ 28,521.57		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 463,186.04	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 154,461.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	17		\$ 8,961,923.80	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	6			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,499.19
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 9,782.66
TOTAL		39	\$ 425,521.57	\$ 9,579,570.84	

IN RE:

Case No. _____

Vogel, Warren S. & Vogel, Michele L.

Chapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 12)	\$
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

IN RE Vogel, Warren S. & Vogel, Michele L.

Debtor(s)

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 37 Woodpecker Way, Marlboro, New Jersey		J	397,000.00	442,301.36
TOTAL			397,000.00	

(Report also on Summary of Schedules)

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Bank of America, Account No. Ending 0489 Checking Account at Bank of America, Account No. Ending 6161 Checking Account at Bank of America, Account No. Ending 6190 Checking Account at Bank of America, Account No. Ending 8974 (Joint with Daughter - Total In Account Is Approximately \$218.00) Checking Account at Bank of America, Account No. Ending 9740	H H W W J	10.00 0.00 125.55 109.00 177.02
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous Used Household Goods and Furniture Including 3 Televisions and Computer	J	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Used Clothing	J	2,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance Policy with Protective Life Insurance Company, Policy No. Ending 3930	H	1,600.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% in Core Sale Group, Inc. 50% Ownership Interest in Metro Design USA, Inc. (Disputed by Current Officer)	H H	No Cash Value Unknown

IN RE Vogel, Warren S. & Vogel, Michele L.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X	Possible Tortious Interference of Business Claim Against Robert Jacobs and Robo Associates (may be a claim of Metro Design USA, Inc. and not Warren Vogel individually) 		

IN RE Vogel, Warren S. & Vogel, Michele L.

Debtor(s)

Case No. _____

(If known)

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				28,521.57

_____ 0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Vogel, Warren S. & Vogel, Michele L.

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. *

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Checking Account at Bank of America, Account No. Ending 0489	11 USC § 522(d)(5)	10.00	10.00
Checking Account at Bank of America, Account No. Ending 6190	11 USC § 522(d)(5)	125.55	125.55
Checking Account at Bank of America, Account No. Ending 8974 (Joint with Daughter - Total In Account Is Approximately \$218.00)	11 USC § 522(d)(5)	109.00	109.00
Checking Account at Bank of America, Account No. Ending 9740	11 USC § 522(d)(5)	177.02	177.02
Miscellaneous Used Household Goods and Furniture Including 3 Televisions and Computer	11 USC § 522(d)(3)	5,000.00	5,000.00
Used Clothing	11 USC § 522(d)(3)	2,000.00	2,000.00
Life Insurance Policy with Protective Life Insurance Company, Policy No. Ending 3930	11 USC § 522(d)(8)	1,600.00	1,600.00
2007 Lexus RX350	11 USC § 522(d)(2)	720.30	4,500.00

* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE **Vogel, Warren S. & Vogel, Michele L.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8300 21st Mortgage Corporation Customer Service 620 Market St Ste 100 Knoxville, TN 37902-2207	J	Mortgage Residence VALUE \$ 397,000.00				114,553.97	45,301.36
ACCOUNT NO. 8403 Chase Mortgage Home Finance Customer Service PO Box 24696 Columbus, OH 43224-0696	J	Mortgage Residence VALUE \$ 397,000.00				327,747.39	
ACCOUNT NO. 2062 Lexus Financial Services Initial Case Notification PO Box 8026 Cedar Rapids, IA 52408-8026	H	Automobile Loan 2007 Lexus RX350 VALUE \$ 4,500.00				3,779.70	
ACCOUNT NO. Lexus Financial Services Asset Protection Dept PO Box 2958 Torrance, CA 90509-2958		Assignee or other notification for: Lexus Financial Services VALUE \$					
Subtotal (Total of this page)						\$ 446,081.06	\$ 45,301.36
Total (Use only on last page)						\$	\$

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
 Debtor(s) (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3659 Santander Bank Attn: Bankruptcy Dept 601 Penn St Reading, PA 19601-3544	H	Automobile Loan 2014 Kia Forte LX				17,104.98	2,104.98
		VALUE \$ 15,000.00					
ACCOUNT NO. Santander Bank Correspondence PO Box 12646 Reading, PA 19612-2646		Assignee or other notification for: Santander Bank					
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this page)				\$ 17,104.98	\$ 2,104.98
		Total (Use only on last page)				\$ 463,186.04	\$ 47,406.34

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Internal Revenue Service Special Procedures PO Box 744 Springfield, NJ 07081	J	2011 Income Taxes				17,000.00	17,000.00	
ACCOUNT NO. Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346		Assignee or other notification for: Internal Revenue Service						
ACCOUNT NO. NJ Dept Of Labor & Workforce Development Division Of Employer Accounts PO Box 389 - 9th Floor Trenton, NJ 08625	X H	Listed in the Event of a Personal Guarantee for Amount Due from Metro Design USA, LLC Per Summary of Audit Report Schedule (FS-325 Report) for 2011, 2012, 2013, 2014 and 1st Quarter of 2015				87,803.62	87,803.62	
ACCOUNT NO. NJ Dept Of Labor - Div Of Employer Accts Attn: Betty Lee, Auditor PO Box 2672 New Brunswick, NJ 08903-2672		Assignee or other notification for: NJ Dept Of Labor & Workforce Development						
ACCOUNT NO. NJ Dept Of Labor & Workforce Development Division Of Unemployment Insurance PO Box 389 Trenton, NJ 08625	X H	Listed in the Event of Personal Liability for Payroll Taxes Which May Be Due From Metro Design USA, LLC				unknown		
ACCOUNT NO. NJ Dept Of Labor & Workforce Development Wage & Hour Comp Attn: J Bongiovanni PO Box 389 Trenton, NJ 08625-0389	X H	Complaints by Employees of Metro Design USA, LLC - Listed in the Event of a Personal Guarantee				unknown		

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **104,803.62** \$ **104,803.62** \$

Total
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total
(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. NJ Dept Of Labor & Workforce Development Wage & Hour Comp Attn: J Bongiovanni PO Box 389 Trenton, NJ 08625-0389	X H	Business Debt of Bloog, LLC - Listed in the Event of a Personal Guarantee				47,000.00	47,000.00	
ACCOUNT NO. NJ Division Of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08695-0245	J	Income Taxes - Judgment Entered 9/18/14				2,657.38	2,657.38	
ACCOUNT NO. Pioneer Credit Recovery For NJ Div Tax Attn: Jonica Petion PO Box 1018 Moorestown, NJ 08057-0018		Assignee or other notification for: NJ Division Of Taxation						
ACCOUNT NO. NJ Division Of Taxation Bankruptcy Section PO Box 245 Trenton, NJ 08695-0245	X H	Listed in the Event of Personal Liability for Payroll Taxes Which May Be Due From Metro Design USA, LLC				unknown		
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page) \$ **49,657.38** \$ **49,657.38** \$

Total
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$ **154,461.00**

Total
(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.) \$ **154,461.00** \$

IN RE **Vogel, Warren S. & Vogel, Michele L.**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Agility Professional Services Max Kahn 2 Executive Dr Ste 630 Fort Lee, NJ 07024-3302	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				25,000.00
ACCOUNT NO. Alan Hess 6646 Cobia Cir Boynton Beach, FL 33437-3643	X H	Business Debt of Metro Design USA, LLC Listed in the Event of a Personal Guarantee				100,000.00
ACCOUNT NO. Alan Vogel 21 Day Star Rd Manalapan, NJ 07726-6035	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				495,000.00
ACCOUNT NO. 3696 Amazon.com/Synchrony Bank Bankruptcy Dept PO Box 965060 Orlando, FL 32896-5060	W	Credit Card				315.61

16 continuation sheets attached

Subtotal
(Total of this page) \$ **620,315.61**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1005 American Express Customer Service PO Box 981535 El Paso, TX 79998-1535	H	Credit Card				20,155.99
ACCOUNT NO. Veldos For American Express #327099 500 N Franklin Tpke Ste 200 Ramsey, NJ 07446-1178		Assignee or other notification for: American Express				
ACCOUNT NO. 2004 American Express Customer Service PO Box 981535 El Paso, TX 79998-1535	H	Credit Card - Judgment Entered - Docket No. MON-L-001523-14				44,013.37
ACCOUNT NO. Zwicker & Associates, P.C. Attorneys For American Express 1101 Laurel Oak Rd Ste 130 Voorhees, NJ 08043-4322		Assignee or other notification for: American Express				
ACCOUNT NO. AmRock Capital LLC 1111 Brickell Ave Ste 1100 Miami, FL 33131-3122	X H	Personal Guarantees of Business Debts of Metro Design USA, LLC and Bloog, LLC				991,476.00
ACCOUNT NO. 8146 Bank Of America Customer Service PO Box 982235 El Paso, TX 79998-2235	H	Credit Card				4,656.03
ACCOUNT NO. 1871 Bank Of America Customer Service PO Box 982235 El Paso, TX 79998-2235	H	Credit Card Formerly FIA Card Services - Account No. Ending 9877				40,229.68

Sheet no. 1 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,100,531.07**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Law Offices Of Frederic I. Weinberg For Bank Of America #2197624 1200 Laurel Oak Rd Ste 104 Voorhees, NJ 08043-4317		Assignee or other notification for: Bank Of America				
ACCOUNT NO. Barry Serin 6 Holecomb Dr Hillsborough, NJ 08844-2280	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				60,000.00
ACCOUNT NO. Bluewater Coastal Companies, LLC c/o Kevin Conway 300 Wilson Ave Norwalk, CT 06854-4663	X H	Business Debt of Metro Design USA, LLC - Loan Dated March 21, 2014 - Listed in the Event of a Personal Guarantee				37,834.00
ACCOUNT NO. Staci H. Bachman Esq - Cohn Birnbaum Atty For Bluewater Coastal Companies LLC 100 Pearl St Hartford, CT 06103-4506		Assignee or other notification for: Bluewater Coastal Companies, LLC				
ACCOUNT NO. Bluewater Coastal Companies, LLC c/o Kevin Conway 300 Wilson Ave Norwalk, CT 06854-4663	X H	Business Debt of Metro Design USA, LLC - Loan Dated May 16, 2014 - Listed in the Event of a Personal Guarantee				55,230.00
ACCOUNT NO. Staci H. Bachman Esq - Cohn Birnbaum Atty For Bluewater Coastal Companies LLC 100 Pearl St Hartford, CT 06103-4506		Assignee or other notification for: Bluewater Coastal Companies, LLC				
ACCOUNT NO. 8228 Capital One - Bankruptcy Department c/o American Info Source PO Box 54529 Oklahoma City, OK 73154-1529	W	Credit Card				6,698.37

Sheet no. 2 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **159,762.37**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4920 Capital One - Bankruptcy Department c/o American Info Source PO Box 54529 Oklahoma City, OK 73154-1529	H	Credit Card				6,983.12
ACCOUNT NO. 6145 Capital One - Bankruptcy Department c/o American Info Source PO Box 54529 Oklahoma City, OK 73154-1529	H	Business Credit Card				1,450.89
ACCOUNT NO. 8901 Capital One - Bankruptcy Department c/o American Info Source PO Box 54529 Oklahoma City, OK 73154-1529	H	Credit Card				2,318.23
ACCOUNT NO. CapRock Services 4890 Alpha Rd Ste 200 Dallas, TX 75244-4639	X H	Business Debt of Bloog, LLC. Listed in the Event of a Personal Guarantee				46,422.56
ACCOUNT NO. 7084 Central Jersey Emergency Medicine Assoc PO Box 2680 New Brunswick, NJ 08903-2680	W	Medical Services for Daughter				201.84
ACCOUNT NO. 8001 CentraState Medical Center 901 W Main St Freehold, NJ 07728-2537	H	Medical Services for Daughter				697.00
ACCOUNT NO. Keystone Financial Services For CentraState Med Ctr #CS85137 PO Box 730 Allenwood, NJ 08720-0730		Assignee or other notification for: CentraState Medical Center				

Sheet no. 3 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **58,073.64**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1436 Chase Customer Service PO Box 15298 Wilmington, DE 19850-5298	W	Credit Card				3,914.11
ACCOUNT NO. 1294 Chase Auto Finance Bankruptcy Dept PO Box 29505 Phoenix, AZ 85038-9505	W	Deficiency Claim for 2013 Mazda CX-9				1,798.85
ACCOUNT NO. Chase Auto Finance Redemption Coordinator Dept PO Box 31167 Tampa, FL 33631-3167		Assignee or other notification for: Chase Auto Finance				
ACCOUNT NO. United Recovery Systems For JPMorgan Chase #35919936 5800 N Course Dr Houston, TX 77072-1613		Assignee or other notification for: Chase Auto Finance				
ACCOUNT NO. 1032 Citi Cards Customer Service PO Box 6500 Sioux Falls, SD 57117-6500	H	Credit Card				5,654.17
ACCOUNT NO. Cohen & Whalen, LLC Attn: Roger Cohen 1075 Rte 34 Ste D Matawan, NJ 07747-2169	X	H Business Debt of Metro Design USA, LLC - Listed in the Event of a Personal Guarantee				1,001.25
ACCOUNT NO. 0640 Credit One Bank Customer Service PO Box 98873 Las Vegas, NV 89193-8873	W	Credit Card				545.54

Sheet no. 4 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **12,913.92**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. LVNV Funding, LLC Assignee Of Credit One Bank 55 Beattie Pl Ste 110 Greenville, SC 29601-5115		Assignee or other notification for: Credit One Bank				
ACCOUNT NO. Simm Associates, Inc. For LVNV Funding/Credit One #8405674 800 Pencader Dr Newark, DE 19702-3354		Assignee or other notification for: Credit One Bank				
ACCOUNT NO. J.C. Christensen & Associates For Credit One/LVNV Funding #18696179 PO Box 519 Sauk Rapids, MN 56379-0519		Assignee or other notification for: Credit One Bank				
ACCOUNT NO. 9140 Dell Financial Services Customer Service PO Box 81577 Austin, TX 78708-1577	X	H Personal Guarantee of Business Debt of Metro Design USA, LLC				33,909.45
ACCOUNT NO. ARS National Services Inc. For Dell #31095831 PO Box 463023 Escondido, CA 92046		Assignee or other notification for: Dell Financial Services				
ACCOUNT NO. Edward Eberhard 2102 Scarlett Dr Hackettstown, NJ 07840-4527	X	H Personal Guarantee of Business Debt of Metro Design USA, LLC				110,000.00
ACCOUNT NO. Equity Trust Co Cust FBO Patrick Mullin/ Z145599 Traditional IRA 246 Brookside Rd Darien, CT 06820-2600	X	H Business Debt of Metro Design USA, LLC. Listed in the Event of a Personal Guarantee				100,000.00

Sheet no. **5** of **16** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **243,909.45**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Eric Wong 20 Louise Ln Monroe Township, NJ 08831-4457	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				125,000.00
ACCOUNT NO. Express Working Capital, LLC 4890 Alpha Rd Ste 200 Dallas, TX 75244-4639	X H	Personal Guarantee of Business Debt of Bloog, LLC - Litigation Pending - Cause No. DC-15-04047				46,013.00
ACCOUNT NO. Wesley C. McDowell, Esq. Attorney For Express Working Capital 4890 Alpha Rd Ste 200 Dallas, TX 75244-4639		Assignee or other notification for: Express Working Capital, LLC				
ACCOUNT NO. Fast Business Funding Everest Business Funding 2001 NW 107th Ave Miami, FL 33172-2507	X H	Personal Guarantee Business Debt of Metro Design USA, LLC				15,717.00
ACCOUNT NO. StreetWise Asset Recovery Group Inc For Fast Business Funding 100 Village Ct Ste 201 Hazlet, NJ 07730-1548		Assignee or other notification for: Fast Business Funding				
ACCOUNT NO. Friendship Realty Co. Attn: Barbara Kennedy PO Box 611 Howell, NJ 07731-0611	X H	Personal Guarantee of Commercial Lease for Core Sale Group, Inc.				unknown
ACCOUNT NO. Gene Festa 5 Center Ave Matawan, NJ 07747-3312	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				110,000.00

Sheet no. 6 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **296,730.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Grace News Inc Attn: Dana Chou 5F-1 No 29 Lane 66 Juikuang Rd NeiHu Taipei Taiwan R.O.C.,	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				606,000.00
ACCOUNT NO. Graham Curtain, Esq. 4 Headquarters Plaza PO Box 1991 Morristown, NJ 07962-1991	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				35,000.00
ACCOUNT NO. Harrah's Resort 777 Harrahs Blvd Atlantic City, NJ 08401-1911	H	Judgment Entered - Docket No. MON-DC-440-14				2,746.44
ACCOUNT NO. Craner Satkin Scheer & Schwartz Attys For Harrah's AC Op Co #11130060783 320 Park Ave Scotch Plains, NJ 07076-1100		Assignee or other notification for: Harrah's Resort				
ACCOUNT NO. 5715 Home Depot Credit Services Customer Service PO Box 790328 Saint Louis, MO 63179-0328	H	Credit Card				12,419.63
ACCOUNT NO. 3622 Honda Financial Services Bankruptcy Department PO Box 165007 Irving, TX 75016-5007	W	Remaining Payments Due Under Automobile Lease				10,953.54
ACCOUNT NO. Indus Consulting Service Max Kahn 732 Pembroke Way Ridgefield, NJ 07657-1308	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				25,000.00

Sheet no. 7 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **692,119.61**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Interpro Manufacturing Ltd W5/F. New Bright Centre - 11 Shueng Yuet Rd Kowloon Bay, Sun Ming Dai Ha Hong Kong,	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				239,370.16
ACCOUNT NO. Barry Gainey Esq - Gainey McKenna etal Atty For Interpro Manufacturing Ltd 95 N State Rt 17 Ste 310 Paramus, NJ 07652-2626		Assignee or other notification for: Interpro Manufacturing Ltd				
ACCOUNT NO. Irving Sommer 3404 Linneman St Glenview, IL 60025-3922	X H	Business Debt of Metro Design USA - Litigation Pending - Civil Action No. 3:12-cv-06099-FLS-LHG				unknown
ACCOUNT NO. Norman B. Newman, Chapter 7 Trustee For Irv & Phyllis Sommer 191 N Wacker Dr Ste 1800 Chicago, IL 60606-1631		Assignee or other notification for: Irving Sommer				
ACCOUNT NO. Jerrold Kamensky Esq-Kamensky Cohen etal Attys For Norman B. Newman Trustee et al 194 S Broad St Trenton, NJ 08608-2405		Assignee or other notification for: Irving Sommer				
ACCOUNT NO. Jason DelGuidice 8 Bay Breeze Dr W Toms River, NJ 08753-2453	H	Listed In the Event of Claims Arising from Distributek Acquisitions, LLC				unknown
ACCOUNT NO. Jerry Hanzel 412 Red Hawk Dr Jupiter, FL 33477-4204	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				275,000.00

Sheet no. 8 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **514,370.16**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Joanne Clark 12 1st St Keyport, NJ 07735-1586	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				200,000.00
ACCOUNT NO. John Miele 2 Aspen Ln Tinton Falls, NJ 07724-4756	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC - LIEN ON HOUSE? NEED PROOF				365,000.00
ACCOUNT NO. Knight Capital Funding, LLC Amanda Barton, Esq. In House Counsel 9 E Loockerman St Ste 3A-543 Dover, DE 19901-8306	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC - Judgment Entered - Case No. 14-31926-CA 01				87,281.55
ACCOUNT NO. 8966 Kohl's Attn: Credit Administrator PO Box 3043 Milwaukee, WI 53201-3043	W	Credit Card				1,828.40
ACCOUNT NO. Laufer Group International 20 Vesey St RM 601 New York, NY 10007-4233	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				57,000.00
ACCOUNT NO. Altus Global Trade Solutions For Laufer International 2400 Veterans Blvd Ste 300 Kenner, LA 70062		Assignee or other notification for: Laufer Group International				
ACCOUNT NO. Magyar Bank 400 Somerset St New Brunswick, NJ 08901-3265	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				160,000.00

Sheet no. 9 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **871,109.95**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Mantis Funding, LLC 64 Beaver St Ste 344 New York, NY 10004-2508	X H	Business Debt of Bloog, LLC. Listed in the Event of a Personal Guarantee				unknown
ACCOUNT NO. MerchSource, LLC 15 Cushing Irvine, CA 92618-4220	H	Personal Guarantee of Business Debt of Metro Design USA, LLC - Judgment Entered - Case No. 30-2014-00706920-CU-BU-CJC				26,009.45
ACCOUNT NO. Edward F. O'Connor Esq-Avyno Law, P.C. Attys For MerchSource LLC 6345 Balboa Blvd Ste 190 Bldg IV Encino, CA 91316-1515		Assignee or other notification for: MerchSource, LLC				
ACCOUNT NO. Michael Coughlin 12 1st St Keyport, NJ 07735-1586	H	Business Partner				unknown
ACCOUNT NO. Michael Planit & Product Strategies Inc dba Planit Strategy 3 Bobby Close Ste 1000 Mamaroneck, NY 10543-1003	X H	Personal Guarantees of Business Debts of Metro Design USA, LLC and Bloog, LLC				150,000.00
ACCOUNT NO. Justin Sher Esq - Sher Tremonte LLP Attys For M. Planit & Planit Strategy 80 Broad St Ste 1301 New York, NY 10004-2282		Assignee or other notification for: Michael Planit & Product Strategies Inc				
ACCOUNT NO. New Era Lending North Orange Street, Suite 762 Wilmington, DE 19801	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC - Litigation Filed by Colonial Funding Network - Index No. 155138/2015				67,200.00

Sheet no. 10 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **243,209.45**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Jennifer Ballard, Esq. Corporate Counsel Colonial Funding For New Era Lending 1501 Broadway Ste 1515 New York, NY 10036-5505		Assignee or other notification for: New Era Lending				
ACCOUNT NO. Ninghai Haili Metal & Plastic Co LTD & Ning Hai Jintian Intl Trade Co LTD No 9 Jinqiao Rd - Ninghai Ningbo PRC 315600,	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				1,150,815.57
ACCOUNT NO. 3758 NJM Insurance Group NJ Manufacturers Insurance Co 301 Sullivan Way Ewing, NJ 08628-3406	J	Amount Due for Canceled Insurance Policy				525.45
ACCOUNT NO. Orth Graphics, Inc. 116 W Main St Maple Shade, NJ 08052-2422	X H	Personal Guarantee Business Debt of Metro Design USA, LLC - Litigation Pending - Docket No. BUR-L-580-15				44,916.26
ACCOUNT NO. George G. Horiates, Esq. Atty For Orth Graphics 7010 Kaighns Ave Pennsauken, NJ 08109-4417		Assignee or other notification for: Orth Graphics, Inc.				
ACCOUNT NO. Patrick Gwen 4439 Pease St Houston, TX 77023-3023	H	Personal Loan				50,000.00
ACCOUNT NO. 3750 Pay Pal - Comenity Capital Bank Bankruptcy Dept PO Box 5138 Timonium, MD 21094-5138	H	Credit Card				5,194.11

Sheet no. 11 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,251,451.39**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. American Coradius International LLC For Paypal/WebBank #7741418 2420 Sweet Home Rd Ste 150 Amherst, NY 14228-2244		Assignee or other notification for: Pay Pal - Comenity Capital Bank				
ACCOUNT NO. Professional Orthopaedic Associates 776 Shrewsbury Ave Ste 201 Tinton Falls, NJ 07724-4507	H	Medical Services for Daughter				140.00
ACCOUNT NO. Prosperity Group 8691 SE Highway 69 Cameron, MO 64429-8839	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				25,000.00
ACCOUNT NO. Revenue Assurance Partners, LLC For Prosperity Group #3024544 19399 Helenbirg Rd Ste 5 & 6 Covington, LA 70433-5392		Assignee or other notification for: Prosperity Group				
ACCOUNT NO. Law Offices of Brian R. Quentzel Attys For Prosperity Group #74124 64 N Summit St Ste 209 Tenafly, NJ 07670-1034		Assignee or other notification for: Prosperity Group				
ACCOUNT NO. Rapid Advance 7316 Wisconsin Ave Ste 350 Bethesda, MD 20814-2977	X H	Personal Guarantee of Business Debt of Bloog, LLC.				47,000.00
ACCOUNT NO. Rapid Advance Attn: Marlowe Rogers 4500 E West Hwy 6th FL Bethesda, MD 20814-3310		Assignee or other notification for: Rapid Advance				

Sheet no. 12 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **72,140.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. RE Transportation c/o Heitner & Breitstein PO Box 270 Wickatunk, NJ 07765-0270	H	Judgment Entered Against Metro Design USA, LLC				unknown
ACCOUNT NO. Republic Business Credit Attn: Melissa Baines 201 Saint Charles Ave Ste 2210 New Orleans, LA 70170-1000	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				388,091.64
ACCOUNT NO. Schuyler Roche & Crisham P.C. Attys For Republic Business Credit 180 N Stetson Ave Ste 3700 Chicago, IL 60601-6701		Assignee or other notification for: Republic Business Credit				
ACCOUNT NO. Ritchie Draina 614 Pigeon Plum Way Weston, FL 33327-2458	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				550,000.00
ACCOUNT NO. Ritchie Ross 9 Aspen Dr Caldwell, NJ 07006-4555	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				200,000.00
ACCOUNT NO. Robert DeHaven 42 Beverly Rd Livingston, NJ 07039-2127	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				38,000.00
ACCOUNT NO. Robo Associates & Robert Jacobs 4 Flicker Ln Norwalk, CT 06853-1311	H					unknown

Sheet no. **13** of **16** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,176,091.64**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Robo Associates & Robert Jacobs 300 Wilson Ave Ste 280 Norwalk, CT 06854-4663		Assignee or other notification for: Robo Associates & Robert Jacobs				
ACCOUNT NO. 7672 Royal Privilege Program - Synchrony Bank Bankruptcy Dept PO Box 965060 Orlando, FL 32896-5060	W	Credit Card				9,528.41
ACCOUNT NO. Encore Receivable Management, Inc. For Synchrony/Royal Priv #7168145410062 PO Box 3330 Olathe, KS 66063-3330		Assignee or other notification for: Royal Privilege Program - Synchrony Bank				
ACCOUNT NO. S.A. Moore Family, LLC Attn: Sean A. Moore 3719 Leeland St Houston, TX 77003-5519	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				200,000.00
ACCOUNT NO. Law Offices Of George M. Kuhn, Jr Atty For S.A. Moore Family LLC 1001 West Loop S Ste 70 Houston, TX 77027-9084		Assignee or other notification for: S.A. Moore Family, LLC				
ACCOUNT NO. Simple Symbol/House & Home 511-4 Hunghom Commercial Centre Tower A 39 Ma Tau Wai Rd Hunghow Kowloon Hong Kong,	X H	Personal Guarantee of Business Debt of Metro Design USA, LLC				1,100,000.00
ACCOUNT NO. Swift Financial Corp dba Swift Capital 501 Carr Rd Ste 301 Wilmington, DE 19809-2800	X H	Personal Guarantee Business Debt of Metro Design USA, LLC - Judgment Entered - Docket No. MON-L-4883-13				58,013.92

Sheet no. **14** of **16** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **1,367,542.33**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Sergio Scuteri Esq-Capehart Scatchard Attys For Swift Capital #2756-65136 PO Box 5016 Mount Laurel, NJ 08054-5016		Assignee or other notification for: Swift Financial Corp dba Swift Capital				
ACCOUNT NO. 6914 Target National Bank Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581	W	Credit Card				4,075.02
ACCOUNT NO. Temple Rodeph Torah Of Western Monmouth PO Box 125 Marlboro, NJ 07746-0125	J	Dues and Tuition from 2011				450.00
ACCOUNT NO. Thomas DeCain 5 Radnor Corporate Ctr Ste 470 Wayne, PA 19087-4538	X H	Business Debt of Metro Design USA, LLC - Listed in the Event of a Personal Guarantee				50,000.00
ACCOUNT NO. Trustees Of The Lausar Settlement Trust Equiom - Jubilee Buildings Victoria Street, Douglas Isle Of Man IM1 2SH,	X H	Business Debt of Metro Design USA, LLC - Listed in the Event of a Personal Guarantee				unknown
ACCOUNT NO. 7608 Verizon Bankruptcy Department 500 Technology Dr Ste 550 Weldon Spring, MO 63304-2225	H					282.14
ACCOUNT NO. McCarthy Burgess & Wolff Attys For Verizon #24821842 26000 Cannon Rd Bedford, OH 44146-1807		Assignee or other notification for: Verizon				

Sheet no. **15** of **16** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **54,807.16**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8517 Victoria's Secret Comenity Bank - Bankruptcy Dept PO Box 182125 Columbus, OH 43218-2125	W	Credit Card				865.20
ACCOUNT NO. Wave Hill Investors, LLC 8330 W Sahara Ave Ste 210 Las Vegas, NV 89117-8949	X H	Personal Guarantee of Business Debt of Bloog, LLC				unknown
ACCOUNT NO. Wells Fargo Bank Formerly Wachovia Bank 2290 Chapel Ave W Cherry Hill, NJ 08002-2049	X H	Personal Guarantee Business Debt of Distributek Acquisitions, LLC - Litigation Pending - Docket No. CAM-L-4895-14				215,714.04
ACCOUNT NO. William F. Saldutti III Esq. Atty For Wells Fargo - File No. 13166 1300 Route 73 Ste 205 Mount Laurel, NJ 08054-2200		Assignee or other notification for: Wells Fargo Bank Formerly Wachovia Bank				
ACCOUNT NO. Westchester Medical Center 100 Woods Rd Valhalla, NY 10595-1530	H	Medical Services				266.81
ACCOUNT NO. POM Recoveries, Inc. For Westchester Medical Ctr #3429527-H5 PO Box 602 Lindenhurst, NY 11757-0602		Assignee or other notification for: Westchester Medical Center				
ACCOUNT NO. World Global Financing Inc. 141 NE 3rd Ave Miami, FL 33132-2207	X H	Business Debt of Bloog, LLC. Listed in the Event of a Personal Guarantee				10,000.00

Sheet no. 16 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **226,846.05**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **8,961,923.80**

Debtor(s)

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Honda Financial Services Bankruptcy Department PO Box 165007 Irving, TX 75016-5007	Automobile Lease for 2014 Honda Odyssey

IN RE Vogel, Warren S. & Vogel, Michele L.

Case No. _____

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Alan Vogel 21 Day Star Rd Manalapan, NJ 07726-6035	Michael Planit & Product Strategies Inc dba Planit Strategy 3 Bobby Close Ste 1000 Mamaroneck, NY 10543-1003
Bloog, LLC c/o Robo Associates & Robert Jacobs 4 Flicker Ln Norwalk, CT 06853-1311	CapRock Services 4890 Alpha Rd Ste 200 Dallas, TX 75244-4639
	Mantis Funding, LLC 64 Beaver St Ste 344 New York, NY 10004-2508
	Rapid Advance 7316 Wisconsin Ave Ste 350 Bethesda, MD 20814-2977
	Wave Hill Investors, LLC 8330 W Sahara Ave Ste 210 Las Vegas, NV 89117-8949
	World Global Financing Inc. 141 NE 3rd Ave Miami, FL 33132-2207
	AmRock Capital LLC 1111 Brickell Ave Ste 1100 Miami, FL 33131-3122
	Michael Planit & Product Strategies Inc dba Planit Strategy 3 Bobby Close Ste 1000 Mamaroneck, NY 10543-1003
	Express Working Capital, LLC 4890 Alpha Rd Ste 200 Dallas, TX 75244-4639
	NJ Dept Of Labor & Workforce Development Wage & Hour Comp Attn: J Bongiovanni PO Box 389 Trenton, NJ 08625-0389
Core Sale Group, Inc.	Friendship Realty Co. Attn: Barbara Kennedy PO Box 611 Howell, NJ 07731-0611
Distributek Acquisition, LLC 52 N Main St Bldg A-9 Marlboro, NJ 07746-1428	Wells Fargo Bank Formerly Wachovia Bank 2290 Chapel Ave W Cherry Hill, NJ 08002-2049
Jason DelGuidice	Wells Fargo Bank Formerly Wachovia Bank

IN RE Vogel, Warren S. & Vogel, Michele L.

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
8 Bay Breeze Dr W Toms River, NJ 08753-2453 Metro Design USA, LLC c/o Robo Associates & Robert Jacobs 4 Flicker Ln Norwalk, CT 06853-1311	2290 Chapel Ave W Cherry Hill, NJ 08002-2049 Wave Hill Investors, LLC 8330 W Sahara Ave Ste 210 Las Vegas, NV 89117-8949 AmRock Capital LLC 1111 Brickell Ave Ste 1100 Miami, FL 33131-3122 Bluewater Coastal Companies, LLC c/o Kevin Conway 300 Wilson Ave Norwalk, CT 06854-4663 Bluewater Coastal Companies, LLC c/o Kevin Conway 300 Wilson Ave Norwalk, CT 06854-4663 Thomas DeCain 5 Radnor Corporate Ctr Ste 470 Wayne, PA 19087-4538 Fast Business Funding Everest Business Funding 2001 NW 107th Ave Miami, FL 33172-2507 Interpro Manufacturing Ltd W5/F. New Bright Centre - 11 Shueng Yuet Rd Kowloon Bay, Sun Ming Dai Ha Hong Kong, Equity Trust Co Cust FBO Patrick Mullin/ Z145599 Traditional IRA 246 Brookside Rd Darien, CT 06820-2600 New Era Lending North Orange Street, Suite 762 Wilmington, DE 19801 Michael Planit & Product Strategies Inc dba Planit Strategy 3 Bobby Close Ste 1000 Mamaroneck, NY 10543-1003 Prosperity Group 8691 SE Highway 69 Cameron, MO 64429-8839 S.A. Moore Family, LLC Attn: Sean A. Moore 3719 Leeland St Houston, TX 77003-5519 Trustees Of The Lausar Settlement Trust

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	Equiom - Jubilee Buildings Victoria Street, Douglas Isle Of Man IM1 2SH,
	Ninghai Haili Metal & Plastic Co LTD & Ning Hai Jintian Intl Trade Co LTD No 9 Jinqiao Rd - Ninghai Ningbo PRC 315600,
	Agility Professional Services Max Kahn 2 Executive Dr Ste 630 Fort Lee, NJ 07024-3302
	Indus Consulting Service Max Kahn 732 Pembroke Way Ridgefield, NJ 07657-1308
	Laufer Group International 20 Vesey St RM 601 New York, NY 10007-4233
	Knight Capital Funding, LLC Amanda Barton, Esq. In House Counsel 9 E Loockerman St Ste 3A-543 Dover, DE 19901-8306
	Irving Sommer 3404 Linneman St Glenview, IL 60025-3922
	Orth Graphics, Inc. 116 W Main St Maple Shade, NJ 08052-2422
	Swift Financial Corp dba Swift Capital 501 Carr Rd Ste 301 Wilmington, DE 19809-2800
	Magyar Bank 400 Somerset St New Brunswick, NJ 08901-3265
	Robert DeHaven 42 Beverly Rd Livingston, NJ 07039-2127
	Graham Curtain, Esq. 4 Headquarters Plaza PO Box 1991 Morristown, NJ 07962-1991
	Alan Vogel 21 Day Star Rd Manalapan, NJ 07726-6035
	Joanne Clark

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	12 1st St Keyport, NJ 07735-1586
	John Miele 2 Aspen Ln Tinton Falls, NJ 07724-4756
	Ritchie Draina 614 Pigeon Plum Way Weston, FL 33327-2458
	Edward Eberhard 2102 Scarlett Dr Hackettstown, NJ 07840-4527
	Gene Festa 5 Center Ave Matawan, NJ 07747-3312
	Simple Symbol/House & Home 511-4 Hunghom Commercial Centre Tower A 39 Ma Tau Wai Rd Hunghow Kowloon Hong Kong,
	Dell Financial Services Customer Service PO Box 81577 Austin, TX 78708-1577
	Jerry Hanzel 412 Red Hawk Dr Jupiter, FL 33477-4204
	Ritchie Ross 9 Aspen Dr Caldwell, NJ 07006-4555
	Eric Wong 20 Louise Ln Monroe Township, NJ 08831-4457
	Barry Serin 6 Holecomb Dr Hillsborough, NJ 08844-2280
	Republic Business Credit Attn: Melissa Baines 201 Saint Charles Ave Ste 2210 New Orleans, LA 70170-1000
	NJ Dept Of Labor & Workforce Development Division Of Employer Accounts PO Box 389 - 9th Floor Trenton, NJ 08625
	NJ Division Of Taxation Bankruptcy Section PO Box 245

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Michael Coughlin 12 1st St Keyport, NJ 07735-1586	Trenton, NJ 08695-0245 NJ Dept Of Labor & Workforce Development Division Of Unemployment Insurance PO Box 389 Trenton, NJ 08625 NJ Dept Of Labor & Workforce Development Wage & Hour Comp Attn: J Bongiovanni PO Box 389 Trenton, NJ 08625-0389 Cohen & Whalen, LLC Attn: Roger Cohen 1075 Rte 34 Ste D Matawan, NJ 07747-2169 Grace News Inc Attn: Dana Chou 5F-1 No 29 Lane 66 Juikuan Rd Neihs Taipei Taiwan R.O.C., Alan Hess 6646 Cobia Cir Boynton Beach, FL 33437-3643 Mantis Funding, LLC 64 Beaver St Ste 344 New York, NY 10004-2508 Rapid Advance 7316 Wisconsin Ave Ste 350 Bethesda, MD 20814-2977 Wave Hill Investors, LLC 8330 W Sahara Ave Ste 210 Las Vegas, NV 89117-8949 World Global Financing Inc. 141 NE 3rd Ave Miami, FL 33132-2207 AmRock Capital LLC 1111 Brickell Ave Ste 1100 Miami, FL 33131-3122 Bluewater Coastal Companies, LLC c/o Kevin Conway 300 Wilson Ave Norwalk, CT 06854-4663 Bluewater Coastal Companies, LLC c/o Kevin Conway 300 Wilson Ave Norwalk, CT 06854-4663 Fast Business Funding Everest Business Funding 2001 NW 107th Ave

IN RE Vogel, Warren S. & Vogel, Michele L. Case No. _____
Debtor(s) (If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	Miami, FL 33172-2507 Michael Planit & Product Strategies Inc dba Planit Strategy 3 Bobby Close Ste 1000 Mamaroneck, NY 10543-1003 Prosperity Group 8691 SE Highway 69 Cameron, MO 64429-8839 S.A. Moore Family, LLC Attn: Sean A. Moore 3719 Leeland St Houston, TX 77003-5519 Knight Capital Funding, LLC Amanda Barton, Esq. In House Counsel 9 E Loockerman St Ste 3A-543 Dover, DE 19901-8306 Wells Fargo Bank Formerly Wachovia Bank 2290 Chapel Ave W Cherry Hill, NJ 08002-2049

Fill in this information to identify your case:

Debtor 1 Warren S. Vogel
First Name Middle Name Last Name

Debtor 2 Michele L. Vogel
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number _____
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
☒ Not employed

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Occupation

Clerk

Employer's name

National Police Defense Foundation

Employer's address

21 Kilmer Dr Ste F Bldg 2

Number Street

Number Street

City State ZIP Code

Morganville, NJ 07751-0000

City State ZIP Code

How long employed there?

1 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$ <u>0.00</u>	\$ <u>1,738.00</u>
3. Estimate and list monthly overtime pay.	+ \$ <u>0.00</u>	+ \$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>1,738.00</u>

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 0.00	\$ 1,738.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 238.81
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ 238.81
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 1,499.19
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 0.00	\$ 1,499.19
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		12. \$ 1,499.19 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Warren Vogel Hopes to Receive a Salary or Income from his New Business, Core Sale Group, Inc.		

Fill in this information to identify your case:

Debtor 1 Warren S. Vogel
First Name Middle Name Last Name

Debtor 2 Michele L. Vogel
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
 ____ / ____ / ____
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

17

- ☐ No
- ☒ Yes

Son

14

- ☐ No
- ☒ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 2,275.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 300.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1

Warren S. Vogel

First Name

Middle Name

Last Name

Case number (if known)

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ **903.68**

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ **350.00**

6b. Water, sewer, garbage collection

6b. \$ **90.00**

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ **500.00**

6d. Other. Specify: _____

6d. \$ **0.00**

7. **Food and housekeeping supplies**

7. \$ **800.00**

8. **Childcare and children's education costs**

8. \$ **0.00**

9. **Clothing, laundry, and dry cleaning**

9. \$ **150.00**

10. **Personal care products and services**

10. \$ **80.00**

11. **Medical and dental expenses**

11. \$ **250.00**

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ **150.00**

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ **300.00**

14. **Charitable contributions and religious donations**

14. \$ **0.00**

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ **80.00**

15b. Health insurance

15b. \$ **1,000.00**

15c. Vehicle insurance

15c. \$ **320.00**

15d. Other insurance. Specify: _____

15d. \$ **0.00**

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ **0.00**

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ **608.53**

17b. Car payments for Vehicle 2

17b. \$ **413.25**

17c. Other. Specify: **Auto Lease For 2015 Kia Soul In Father's Nam**

17c. \$ **456.26**

17d. Other. Specify: _____

17d. \$

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ **0.00**

19. **Other payments you make to support others who do not live with you.**

Specify: _____

\$ **0.00**

19.

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ **0.00**

20b. Real estate taxes

20b. \$ **0.00**

20c. Property, homeowner's, or renter's insurance

20c. \$ **0.00**

20d. Maintenance, repair, and upkeep expenses

20d. \$ **0.00**

20e. Homeowner's association or condominium dues

20e. \$ **0.00**

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Debtor 1 **Warren S. Vogel**
First Name Middle Name Last Name

Case number (if known) _____

21. **Other.** Specify: Car Payment For Lexus

21. **+\$ 755.94**

22. **Your monthly expenses.** Add lines 4 through 21.
 The result is your monthly expenses.

22. **\$ 9,782.66**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$ 1,499.19**

23b. Copy your monthly expenses from line 22 above.

23b. **-\$ 9,782.66**

23c. Subtract your monthly expenses from your monthly income.
 The result is your *monthly net income*.

23c. **\$ -8,283.47**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Automobile Loan for Lexus will be Paid Off in November, 2015

IN RE Vogel, Warren S. & Vogel, Michele L.

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 15, 2015 Signature: /s/ Warren S. Vogel
Warren S. Vogel

Debtor

Date: July 15, 2015 Signature: /s/ Michele L. Vogel
Michele L. Vogel

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Vogel, Warren S. & Vogel, Michele L.

Case No. _____

Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: 21st Mortgage Corporation	Describe Property Securing Debt: Residence
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Request Modification (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: Chase Mortgage Home Finance	Describe Property Securing Debt: Residence
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Request Modification (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Honda Financial Services	Describe Leased Property: Automobile Lease for 2014 Honda Odyssey	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

1 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: July 15, 2015

/s/ Warren S. Vogel
Signature of Debtor

/s/ Michele L. Vogel
Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

PART A – Continuation

Property No. 3	
Creditor's Name: Lexus Financial Services	Describe Property Securing Debt: 2007 Lexus RX350
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Santander Bank	Describe Property Securing Debt: 2014 Kia Forte LX
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No.	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B – Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

IN RE:

Case No. _____

Vogel, Warren S. & Vogel, Michele L.

Chapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

☐ **None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

10,978.00 Wages - Year to Date (Michelle)

7,500.00 Salary from Metro Design - Year to Date (Paid on 1/13/15)

22,886.00 Wages - 2014

10,275.00 Income from Bloog, LLC - Year to Date

30,300.00 Income from Metro Design - Year to Date

2. Income other than from employment or operation of business

☐ **None** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

11,024.00 Gambling Winnings - 2014

11,024.00 Gambling Winnings - 2013

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase Home Mortgage	Monthly Mortgage Payments Under Trial Modification of \$2275	6,825.00	327,747.39
Santander Bank	Regular Monthly Automobile Loan Payments of \$413.25	1,239.75	17,104.98
Lexus Financial Services	Regular Monthly Payments of \$755.94	2,267.82	3,779.70
Honda Financial Services	Monthly Automobile Lease Payments of \$608.53	1,825.59	10,953.54

None ☐ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255. * If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR	DATE OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bloog, LLC	2/20/15	5,000.00	0.00
Repayment of Loan in the Amount of \$5,000 Given on 2/19/15			

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
American Express Centurion Bank v. Warren Vogel Docket No. MON-L-1523-14	Contract	Superior Court of NJ Monmouth County Law Division	Judgment Entered
Colonial Funding Network as Servicing Agent for New Era Lending, LLC v. Metro Design USA, LLC et al Index No. 155138/2015	Contract	Supreme Court of New York County of New York	Pending
Harrah's Atlantic City Operating Co, LLC v. Warren Vogel Docket No. MON-DC-440-14	Contract	Superior Court of NJ Monmouth County Law Division	Judgment Entered
Knight Capital Funding LLC v. Metro Design USA LLC et al Case No. 14-31926-CA 01	Contract	Circuit Court of 11th Judicial Circuit Miami-Dade County Florida	Judgment Entered
MerchSource, LLC v. Metro Design USA LLC et al Case No. 30-2014-00706920-	Contract	Superior Court of California Orange County	Judgment Entered

CU-BU-CJC

Norman B. Newman, Trustee of
the Estate of Irv & Phyllis
Sommer et al
v. Smilettime Toys fka
Metro Design USA et al
Civil Act No. 3:12-cv-06099

United States District Court
District of New Jersey Pending

Orth Graphics, Inc.
v. Warren Vogel et al
Docket No. BUR-L-0580-15

Superior Court of NJ
Burlington County
Law Division Pending

Swift Financial Corp
d/b/a Swift Capital
v. Metro Design USA LLC et al
Docket No. MON-L-4883-13

Superior Court of NJ
Monmouth County
Law Division Judgment Entered

Wells Fargo Bank, Successor by
Merger to Wachovia Bank
v. Distributek Acquisitions et al
Docket No. CAM-L-4895-14

Superior Court of NJ
Camden County
Law Division Pending

Express Working Capital, LLC
v. Bloog LLC et al
Cause No. DC-15-04047

District Court
Dallas County, Texas Pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
Harrah's Atlantic City Operating
Co, LLC

DATE OF SEIZURE
5/14/15

DESCRIPTION AND VALUE
OF PROPERTY
Application for Wage Execution

Knight Capital Funding, LLC

6/23/15

Levy on Bank of America Bank Accounts

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER
Chase Auto Finance

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
May 2015

DESCRIPTION AND VALUE
OF PROPERTY
Repossessed Leased 2013 Mazda CX-9
Automobile

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Peter J. Broege, Esq. Broege Neumann Fischer & Shaver, LLC 25 Abe Voorhees Dr Manasquan, NJ 08736-3560		4,500.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank Of America	Checking Ending 9758	Closed: 3/9/15 Balance: \$0.00
Bank Of America	Checking Account No. Ending 4937	Closed After Levy on Account on 6/23/15 Funds In Account at Time of Levy: \$912.27

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Core Sale Group, Inc.	47-3831663		Business Consulting Firm	5/9/15 to the Present
Metro Design USA, LLC	26-0286922		Importer and Distributor of Housewares	June 2007 to Present
Bloog, LLC	26-4068202		Internet Sale of Electronic Cigarettes	January 2009 - March 20, 2015 (business is still operating but debtor has no ownership interest)

None ☒ b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 15, 2015	Signature /s/ Warren S. Vogel	
	of Debtor	Warren S. Vogel

Date: July 15, 2015	Signature /s/ Michele L. Vogel	
	of Joint Debtor	Michele L. Vogel
	(if any)	

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE:

Case No. _____

Vogel, Warren S. & Vogel, Michele L.

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 4,500.00

Prior to the filing of this statement I have received \$ 4,500.00

Balance Due \$ _____

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Representation of the Debtor(s) in an adversary proceeding, contested motion, or at an examination of the Debtor(s) or others pursuant to Bankruptcy Rule 2004 which services shall be billed at normal hourly billing rates.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 15, 2015

Date

/s/ Peter J. Broege, Esq.

**Peter J. Broege, Esq. PB 9313
Broege Neumann
Fischer & Shaver
25 Abe Voorhees Dr**

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Document Page 75 of 92
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Vogel, Warren S. & Vogel, Michele L.

Chapter 7

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy
petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or
partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Vogel, Warren S. & Vogel, Michele L.

Printed Name(s) of Debtor(s)

X /s/ Warren S. Vogel

Signature of Debtor

7/15/2015

Date

Case No. (if known) _____

X /s/ Michele L. Vogel

Signature of Joint Debtor (if any)

7/15/2015

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

IN RE:

Case No. _____

Vogel, Warren S. & Vogel, Michele L.

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: July 15, 2015

Signature: /s/ Warren S. Vogel
Warren S. Vogel

Debtor

Date: July 15, 2015

Signature: /s/ Michele L. Vogel
Michele L. Vogel

Joint Debtor, if any

21st Mortgage Corporation
Customer Service
620 Market St Ste 100
Knoxville, TN 37902-2207

Agility Professional Services
Max Kahn
2 Executive Dr Ste 630
Fort Lee, NJ 07024-3302

Alan Hess
6646 Cobia Cir
Boynton Beach, FL 33437-3643

Alan Vogel
21 Day Star Rd
Manalapan, NJ 07726-6035

Altus Global Trade Solutions
For Laufer International
2400 Veterans Blvd Ste 300
Kenner, LA 70062

Amazon.com/Synchrony Bank
Bankruptcy Dept
PO Box 965060
Orlando, FL 32896-5060

American Coradius International LLC
For Paypal/WebBank #7741418
2420 Sweet Home Rd Ste 150
Amherst, NY 14228-2244

American Express
Customer Service
PO Box 981535
El Paso, TX 79998-1535

AmRock Capital LLC
1111 Brickell Ave Ste 1100
Miami, FL 33131-3122

ARS National Services Inc.
For Dell #31095831
PO Box 463023
Escondido, CA 92046

Bank Of America
Customer Service
PO Box 982235
El Paso, TX 79998-2235

Barry Gainey Esq - Gainey McKenna etal
Atty For Interpro Manufacturing Ltd
95 N State Rt 17 Ste 310
Paramus, NJ 07652-2626

Barry Serin
6 Holecomb Dr
Hillsborough, NJ 08844-2280

Bluewater Coastal Companies, LLC
c/o Kevin Conway
300 Wilson Ave
Norwalk, CT 06854-4663

Capital One - Bankruptcy Department
c/o American Info Source
PO Box 54529
Oklahoma City, OK 73154-1529

CapRock Services
4890 Alpha Rd Ste 200
Dallas, TX 75244-4639

Central Jersey Emergency Medicine Assoc
PO Box 2680
New Brunswick, NJ 08903-2680

CentraState Medical Center
901 W Main St
Freehold, NJ 07728-2537

Chase
Customer Service
PO Box 15298
Wilmington, DE 19850-5298

Chase Auto Finance
Bankruptcy Dept
PO Box 29505
Phoenix, AZ 85038-9505

Chase Auto Finance
Redemption Coordinator Dept
PO Box 31167
Tampa, FL 33631-3167

Chase Mortgage Home Finance
Customer Service
PO Box 24696
Columbus, OH 43224-0696

Citi Cards
Customer Service
PO Box 6500
Sioux Falls, SD 57117-6500

Cohen & Whalen, LLC
Attn: Roger Cohen
1075 Rte 34 Ste D
Matawan, NJ 07747-2169

Craner Satkin Scheer & Schwartz
Attys For Harrah's AC Op Co #11130060783
320 Park Ave
Scotch Plains, NJ 07076-1100

Credit One Bank
Customer Service
PO Box 98873
Las Vegas, NV 89193-8873

Dell Financial Services
Customer Service
PO Box 81577
Austin, TX 78708-1577

Edward Eberhard
2102 Scarlett Dr
Hackettstown, NJ 07840-4527

Edward F. O'Connor Esq-Avyno Law, P.C.
Attys For MerchSource LLC
6345 Balboa Blvd Ste 190 Bldg IV
Encino, CA 91316-1515

Encore Receivable Management, Inc.
For Synchrony/Royal Priv #7168145410062
PO Box 3330
Olathe, KS 66063-3330

Equity Trust Co Cust FBO Patrick Mullin/
Z145599 Traditional IRA
246 Brookside Rd
Darien, CT 06820-2600

Eric Wong
20 Louise Ln
Monroe Township, NJ 08831-4457

Express Working Capital, LLC
4890 Alpha Rd Ste 200
Dallas, TX 75244-4639

Fast Business Funding
Everest Business Funding
2001 NW 107th Ave
Miami, FL 33172-2507

Friendship Realty Co.
Attn: Barbara Kennedy
PO Box 611
Howell, NJ 07731-0611

Gene Festa
5 Center Ave
Matawan, NJ 07747-3312

George G. Horiates, Esq.
Atty For Orth Graphics
7010 Kaighns Ave
Pennsauken, NJ 08109-4417

Grace News Inc
Attn: Dana Chou
5F-1 No 29 Lane 66 Juikuang Rd Neihu
Taipei Taiwan R.O.C.,

Graham Curtain, Esq.
4 Headquarters Plaza
PO Box 1991
Morristown, NJ 07962-1991

Harrah's Resort
777 Harrahs Blvd
Atlantic City, NJ 08401-1911

Home Depot Credit Services
Customer Service
PO Box 790328
Saint Louis, MO 63179-0328

Honda Financial Services
Bankruptcy Department
PO Box 165007
Irving, TX 75016-5007

Indus Consulting Service
Max Kahn
732 Pembroke Way
Ridgefield, NJ 07657-1308

Internal Revenue Service
Special Procedures
PO Box 744
Springfield, NJ 07081

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Interpro Manufacturing Ltd
W5/F. New Bright Centre - 11 Shueng
Yuet Rd Kowloon Bay, Sun Ming Dai Ha
Hong Kong,

Irving Sommer
3404 Linneman St
Glenview, IL 60025-3922

J.C. Christensen & Associates
For Credit One/LVNV Funding #18696179
PO Box 519
Sauk Rapids, MN 56379-0519

Jason DelGuidice
8 Bay Breeze Dr W
Toms River, NJ 08753-2453

Jennifer Ballard, Esq. Corporate Counsel
Colonial Funding For New Era Lending
1501 Broadway Ste 1515
New York, NY 10036-5505

Jerrold Kamensky Esq-Kamensky Cohen et al
Attys For Norman B. Newman Trustee et al
194 S Broad St
Trenton, NJ 08608-2405

Jerry Hanzel
412 Red Hawk Dr
Jupiter, FL 33477-4204

Joanne Clark
12 1st St
Keyport, NJ 07735-1586

John Miele
2 Aspen Ln
Tinton Falls, NJ 07724-4756

Justin Sher Esq - Sher Tremonte LLP
Attys For M. Planit & Planit Strategy
80 Broad St Ste 1301
New York, NY 10004-2282

Keystone Financial Services
For CentraState Med Ctr #CS85137
PO Box 730
Allenwood, NJ 08720-0730

Knight Capital Funding, LLC
Amanda Barton, Esq. In House Counsel
9 E Loockerman St Ste 3A-543
Dover, DE 19901-8306

Kohl's
Attn: Credit Administrator
PO Box 3043
Milwaukee, WI 53201-3043

Laufer Group International
20 Vesey St RM 601
New York, NY 10007-4233

Law Offices Of Brian R. Quentzel
Attys For Prosperity Group #74124
64 N Summit St Ste 209
Tenafly, NJ 07670-1034

Law Offices Of Frederic I. Weinberg
For Bank Of America #2197624
1200 Laurel Oak Rd Ste 104
Voorhees, NJ 08043-4317

Law Offices Of George M. Kuhn, Jr
Atty For S.A. Moore Family LLC
1001 West Loop S Ste 70
Houston, TX 77027-9084

Lexus Financial Services
Asset Protection Dept
PO Box 2958
Torrance, CA 90509-2958

Lexus Financial Services
Initial Case Notification
PO Box 8026
Cedar Rapids, IA 52408-8026

LVNV Funding, LLC
Assignee Of Credit One Bank
55 Beattie Pl Ste 110
Greenville, SC 29601-5115

Magyar Bank
400 Somerset St
New Brunswick, NJ 08901-3265

Mantis Funding, LLC
64 Beaver St Ste 344
New York, NY 10004-2508

McCarthy Burgess & Wolff
Attys For Verizon #24821842
26000 Cannon Rd
Bedford, OH 44146-1807

MerchSource, LLC
15 Cushing
Irvine, CA 92618-4220

Metro Design USA, LLC
c/o Robo Associates & Robert Jacobs
4 Flicker Ln
Norwalk, CT 06853-1311

Michael Coughlin
12 1st St
Keyport, NJ 07735-1586

Michael Planit & Product Strategies Inc
dba Planit Strategy
3 Bobby Close Ste 1000
Mamaroneck, NY 10543-1003

New Era Lending
North Orange Street, Suite 762
Wilmington, DE 19801

Ninghai Haili Metal & Plastic Co LTD &
Ning Hai Jintian Intl Trade Co LTD
No 9 Jinqiao Rd - Ninghai
Ningbo PRC 315600,

NJ Dept Of Labor & Workforce Development
Division Of Employer Accounts
PO Box 389 - 9th Floor
Trenton, NJ 08625

NJ Dept Of Labor & Workforce Development
Division Of Unemployment Insurance
PO Box 389
Trenton, NJ 08625

NJ Dept Of Labor & Workforce Development
Wage & Hour Comp Attn: J Bongiovanni
PO Box 389
Trenton, NJ 08625-0389

NJ Dept Of Labor - Div Of Employer Accts
Attn: Betty Lee, Auditor
PO Box 2672
New Brunswick, NJ 08903-2672

NJ Division Of Taxation
Bankruptcy Section
PO Box 245
Trenton, NJ 08695-0245

NJM Insurance Group
NJ Manufacturers Insurance Co
301 Sullivan Way
Ewing, NJ 08628-3406

Norman B. Newman, Chapter 7 Trustee
For Irv & Phyllis Sommer
191 N Wacker Dr Ste 1800
Chicago, IL 60606-1631

Orth Graphics, Inc.
116 W Main St
Maple Shade, NJ 08052-2422

Patrick Gwen
4439 Pease St
Houston, TX 77023-3023

Pay Pal - Comenity Capital Bank
Bankruptcy Dept
PO Box 5138
Timonium, MD 21094-5138

Pioneer Credit Recovery For NJ Div Tax
Attn: Jonica Petion
PO Box 1018
Moorestown, NJ 08057-0018

POM Recoveries, Inc.
For Westchester Medical Ctr #3429527-H5
PO Box 602
Lindenhurst, NY 11757-0602

Professional Orthopaedic Associates
776 Shrewsbury Ave Ste 201
Tinton Falls, NJ 07724-4507

Prosperity Group
8691 SE Highway 69
Cameron, MO 64429-8839

Rapid Advance
7316 Wisconsin Ave Ste 350
Bethesda, MD 20814-2977

Rapid Advance
Attn: Marlowe Rogers
4500 E West Hwy 6th FL
Bethesda, MD 20814-3310

RE Transportation
c/o Heitner & Breitstein
PO Box 270
Wickatunk, NJ 07765-0270

Republic Business Credit
Attn: Melissa Baines
201 Saint Charles Ave Ste 2210
New Orleans, LA 70170-1000

Revenue Assurance Partners, LLC
For Prosperity Group #3024544
19399 Helenbirg Rd Ste 5 & 6
Covington, LA 70433-5392

Ritchie Draina
614 Pigeon Plum Way
Weston, FL 33327-2458

Ritchie Ross
9 Aspen Dr
Caldwell, NJ 07006-4555

Robert DeHaven
42 Beverly Rd
Livingston, NJ 07039-2127

Robo Associates & Robert Jacobs
4 Flicker Ln
Norwalk, CT 06853-1311

Robo Associates & Robert Jacobs
300 Wilson Ave Ste 280
Norwalk, CT 06854-4663

Royal Privilege Program - Synchrony Bank
Bankruptcy Dept
PO Box 965060
Orlando, FL 32896-5060

S.A. Moore Family, LLC
Attn: Sean A. Moore
3719 Leeland St
Houston, TX 77003-5519

Santander Bank
Attn: Bankruptcy Dept
601 Penn St
Reading, PA 19601-3544

Santander Bank
Correspondence
PO Box 12646
Reading, PA 19612-2646

Schuyler Roche & Crisham P.C.
Attys For Republic Business Credit
180 N Stetson Ave Ste 3700
Chicago, IL 60601-6701

Sergio Scuteri Esq-Capehart Scatchard
Attys For Swift Capital #2756-65136
PO Box 5016
Mount Laurel, NJ 08054-5016

Simm Associates, Inc.
For LVNV Funding/Credit One #8405674
800 Pencader Dr
Newark, DE 19702-3354

Simple Symbol/House & Home
511-4 Hunghom Commercial Centre Tower A
39 Ma Tau Wai Rd Hunghow
Kowloon Hong Kong,

Staci H. Bachman Esq - Cohn Birnbaum
Atty For Bluewater Coastal Companies LLC
100 Pearl St
Hartford, CT 06103-4506

StreetWise Asset Recovery Group Inc
For Fast Business Funding
100 Village Ct Ste 201
Hazlet, NJ 07730-1548

Swift Financial Corp dba Swift Capital
501 Carr Rd Ste 301
Wilmington, DE 19809-2800

Target National Bank
Target Credit Services
PO Box 1581
Minneapolis, MN 55440-1581

Temple Rodeph Torah Of Western Monmouth
PO Box 125
Marlboro, NJ 07746-0125

Thomas DeCain
5 Radnor Corporate Ctr Ste 470
Wayne, PA 19087-4538

Trustees Of The Lausar Settlement Trust
Equiom - Jubilee Buildings
Victoria Street, Douglas
Isle Of Man IM1 2SH,

United Recovery Systems
For JPMorgan Chase #35919936
5800 N Course Dr
Houston, TX 77072-1613

Veldos
For American Express #327099
500 N Franklin Tpke Ste 200
Ramsey, NJ 07446-1178

Verizon
Bankruptcy Department
500 Technology Dr Ste 550
Weldon Spring, MO 63304-2225

Victoria's Secret
Comenity Bank - Bankruptcy Dept
PO Box 182125
Columbus, OH 43218-2125

Wave Hill Investors, LLC
8330 W Sahara Ave Ste 210
Las Vegas, NV 89117-8949

Wells Fargo Bank Formerly Wachovia Bank
2290 Chapel Ave W
Cherry Hill, NJ 08002-2049

Wesley C. McDowell, Esq.
Attorney For Express Working Capital
4890 Alpha Rd Ste 200
Dallas, TX 75244-4639

Westchester Medical Center
100 Woods Rd
Valhalla, NY 10595-1530

William F. Saldutti III Esq.
Atty For Wells Fargo - File No. 13166
1300 Route 73 Ste 205
Mount Laurel, NJ 08054-2200

World Global Financing Inc.
141 NE 3rd Ave
Miami, FL 33132-2207

Zwicker & Associates, P.C.
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Voorhees, NJ 08043-4322